

<i>SERFF Tracking Number:</i>	<i>GARD-126418275</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>The Guardian Life Insurance Company of America</i>	<i>State Tracking Number:</i>	<i>44457</i>
<i>Company Tracking Number:</i>	<i>06-ACT</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>2009 Term Reprice</i>		
<i>Project Name/Number:</i>	<i>2009 Term Reprice/06-ACT</i>		

Filing at a Glance

Company: The Guardian Life Insurance Company of America

Product Name: 2009 Term Reprice

SERFF Tr Num: GARD-126418275 State: Arkansas

TOI: L04I Individual Life - Term

SERFF Status: Closed-Filed-Closed

State Tr Num: 44457

Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Co Tr Num: 06-ACT

State Status: Filed-Closed

Filing Type: Form

Reviewer(s): Linda Bird

Authors: Lisa Capella, Peter Diggins, Margaret Lewis-Forbes, John Monahan, Carol Nardella, Monica Wilson, Connie Gelfat, Carline Hamilton, Kathleen Tobin
Date Submitted: 12/22/2009

Disposition Date: 01/05/2010

Implementation Date Requested: On Approval

Disposition Status: Filed-Closed
Implementation Date:

State Filing Description:

General Information

Project Name: 2009 Term Reprice

Project Number: 06-ACT

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 01/05/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 01/05/2010

Created By: Connie Gelfat

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: John Monahan

Filing Description:

The Guardian Life Insurance Company of America

Re : NAIC #: 429-64246 FEIN #: 13-5123390

Revised Actuarial Memorandum for 06-GLT AR

SERFF Tracking Number: GARD-126418275 State: Arkansas
Filing Company: The Guardian Life Insurance Company of America State Tracking Number: 44457
Company Tracking Number: 06-ACT
TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name: 2009 Term Reprice
Project Name/Number: 2009 Term Reprice/06-ACT

Dear Commissioner:

We are enclosing for your review and approval a revised actuarial memorandum for policy form, 06-GLT AR, which was previously approved by your Department on 8/30/2006 . We plan on introducing this form on March 2010.

We have changed some of the premiums for the product. Since this is a level premium product with guaranteed premiums, this change applies to new issues only.

We have changed the issue ages for smokers on the 30 year level (GLT 30) option of the previously approved term policy. These ages were changed from 20-50 to 20-49.

This product is not subject to illustration regulations since there are no non-guaranteed elements to project.

Any applicable certifications, transmittals and filing fees are enclosed as required.

I hope this information is satisfactory and that we may receive your Department's approval of these forms at your earliest convenience. If you have any questions, please feel free to contact me at (212) 598-8419, or toll-free at 877-600-1460, or by e-mailing me at John_Monahan@glic.com.

Sincerely,
John J. Monahan, Director
Individual Markets Compliance

Company and Contact

Filing Contact Information

Kathleen Tobin, Life Team Leader Kathleen_Tobin@glic.com
7 Hanover Square 212-919-8727 [Phone]
New York, NY 10004 212-919-2592 [FAX]

Filing Company Information

The Guardian Life Insurance Company of America CoCode: 64246 State of Domicile: New York

<i>SERFF Tracking Number:</i>	<i>GARD-126418275</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>2009 Term Reprice/06-ACT</i>		
7 Hanover Square	Group Code: 429	Company Type: Life	
New York, NY 10004	Group Name:	State ID Number:	
(212) 598-8704 ext. [Phone]	FEIN Number: 13-5123390		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	per filing
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Guardian Life Insurance Company of America	\$20.00	12/22/2009	32997338

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Linda Bird	01/05/2010	01/05/2010

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Disposition

Disposition Date: 01/05/2010

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Actuarial Certification		No

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
Certificate of Compliance with Rule 19 and 49.pdf		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	not applicable	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Actuarial Certification	
Comments:		
Attachment:		
Actuarial Nonforfeiture Certification.pdf		



**Certificate of Compliance with
Arkansas Rule and Regulation 19 and 49**

Insurer: The Guardian Life Insurance Company of America

Form Number(s): Revised actuarial memorandum for 06-GLT AR

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19 and 49.

Signature of Company Officer

John J. Monahan

Name

Director

December 14, 2009

Date



STATE OF ARKANSAS

ACTUARIAL CERTIFICATION

The Guardian Life Insurance Company of America does hereby certify that the revised actuarial memorandum for 06-GLT AR is in compliance with Section 7 (Nonforfeiture) of Regulation 34.

Alex Borress, FSA, MAAA
Assistant Actuary
Date: December 14, 2009